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each of said adjustment criteria for allowing said user to indicate that a criterium is applicable;

receiving via said network connection user input indicating that particular criteria among said adjustment criteria are applicable; and,

providing to said user over said network connection a report showing user-selected applicable adjustments to terms of a quoted product.

15. The method in accordance with claim 14, wherein said quoted product is a retail product.

16. The method in accordance with claim 15, wherein said retail product is an automobile.

R E M A R K S

Applicant thanks the Examiner for the Notice of Allowance mailed January 15, 2002. This Amendment is submitted to add new independent claim 14 and dependent claims 15 and 16.

New independent claim 14 is similar but not identical to allowed claim 6. Claim 6 requires, among other things, the provision of a form which includes adjustments to either costs, points, rates, margins, caps or life caps associated with adjustment criteria. Claim 14 is narrower in that it requires the provision of a form which includes adjustments to costs. Specifically, adjustments to product costs are recited. As noted in Applicant's Amendment filed November 30, 2001, "cost" type adjustments may include product costs, and the new claims are specifically directed to such embodiments.

The present amendment does not raise new issues and the Examiner is requested to issue a Supplemental Notice of Allowance which indicates that the new claims are allowed. In the event that the Examiner is of the opinion that a brief telephone or personal interview will